

# HOME BUYERS GUIDE





## IN OUR EXPERIENCE...

This is about more than real estate - it's about your life, your dreams, and your desired outcomes. Working with home buyers is not a one-size fits all process, and we approach each one of our clients individually, taking the time to understand their current situation, unique needs, and lifestyle. We understand that we are helping our clients open a new chapter of their lives, which is why we work so diligently to find them the perfect home and handle every last detail of the home buying process.

We are honored to guide you through this process and excited to help you reach your home buying goals!

This guide was designed to inform you about all the steps of the home buying process so that you can feel confident and make informed decisions, as an educated buyer.





# MEET THE TEAM



**Amy Balewicz**  
Team Lead & Real Estate Agent

Amy is the team lead of Amy Balewicz Homes, one of the highest producing teams in Boston Metro West. Known for her excellent work ethic and knack for creating genuine relationships, Amy has earned an extremely loyal client referral base and consistently ranks as a top agent in her market center, the New England region, and KW nationwide.

One of Amy's favorite aspects of being a realtor is getting to know each and every client on a personal level which is a crucial aspect to the exceptional, personalized service that she strives to provide.

Amy is a strong advocate of the communities she serves and frequently volunteers for and supports the local schools, businesses, and organizations in Bolton and beyond. Her deep community connections and extensive knowledge of the local real estate markets is an asset to her clients and allows them to be informed and educated throughout the home buying and selling process.



**Kelly Parent**  
Real Estate Agent

Kelly comes from a background of 25 years in the industry of development and real estate in and around Acton & Stow. Kelly entered the Real Estate world with the intention to help people accomplish their goal of homeownership, real estate investment, or to get to their next place in life. She prides herself on relationships and will get to know your individual wants and needs allowing you to achieve your real estate goals.

Kelly's skills in management give her a unique insight into how to take you through the home buying and selling process efficiently and effectively, always with your best interest at the forefront.

Kelly is honest and hands on as she guides you through one of the most emotional decisions of your life. She will establish a relationship that is respectful, honest, and trustworthy and will provide the highest level of service, professionalism and compassion throughout the process.



**Mary Ann Prouty**  
Real Estate Agent

Mary Ann has recently pursued real estate as her full-time job, after being a part-time agent since 2016.

With 20+ successful years in the recruiting industry, Mary Ann has strong skills in advocating for her clients and negotiating the best opportunities with exceptional terms.

Mary Ann moved from Boston to Harvard in 2003 to begin raising her family. She became an avid community volunteer and supporter of the Harvard Public Schools, where she has served on the Boards of The Village Nursery School and the Harvard PTO.

Mary Ann can be thought of as a local expert in Harvard and the surrounding areas.



# WHAT OUR CLIENTS ARE SAYING...



*Amy helped my husband and I purchase our first home. As we had only rented prior to this experience, we were very nervous about understanding the whole process and hoped to find an agent who would work with us collaboratively throughout the process. Amy was exactly the agent we needed. She educated us on the process from start to end. She took our feedback immediately and worked to find homes that fit our style. We never felt like she was too overbearing or forceful with suggestions, instead like a thoughtful, knowledgeable friend who offered her insight but was ready to support us through anything. We had quite a long search for our home but ended up finding a beautiful home with potential. Amy made the exhausting closing process a total breeze for us, always keeping in contact (by text and email) and reassuring us of what we needed to do. She made sure to add personal touches throughout the process, so we never felt like we were just one of many buyers. We would highly recommend Amy to anyone buying a home, whether it's your first or one of many!*

**~Nicole Tabak**

*I can't recommend Amy highly enough. We reached out to her to help us with an overwhelming and quick relocation from California, and from the start, we knew she had our family's best interest at heart. She was so knowledgeable about areas all over Massachusetts, and helped us narrow down and focus on a town right for our family. We flew to Boston for a weekend to look at homes and she dropped everything to help us, and was genuinely happy to do so. Even though we had to make an offer and close on our home from across the country, it was a breeze because she was always so readily available and had the expertise to easily help us through each stage of the process. I've already recommended and strongly encouraged friends looking for a home in Massachusetts to reach out to Amy. I have no doubt they'll have a positive experience working with her--she's really the best of the best.*

**~Diane Murphy**

*Amy is an absolute godsend! She helped us find both our dream home in Bolton as well as a rental while we waited for new construction to be completed. Amy took so much on, from managing negotiations and communication, documentation, to recommending banks, mortgage brokers and attorneys. She is so knowledgeable about the industry, the local towns, businesses and people, which gave us critical insight & assistance during a critical time. Amy, above all, is a wonderful, giving person with taste and grace in all situations.*

**~Jackie Plesca**


*What a wonderful experience working with Amy! She is a positive force in the real estate industry with knowledge, reliability, and leadership. Amy is open and empathetic with exemplary communication skills. If you want a professional who is committed to getting your house on the market or finding the home of your dream, I highly recommend working with Amy!*


**~Lisa Lauchart**






# THE HOME BUYING PROCESS

 Select a Real Estate Agent

 Obtain Financial Preapproval


 Analyze Your Needs In A Buyer Consultation

 Select Properties

 View Properties

 Write An Offer To Purchase

 Negotiate Terms

 Accept The Contract




 Conduct Inspections

 Resolve Any Issues

 Conduct Title Search

 Remove Any Encumbrances

 Obtain Title Insurance

 Obtain Funds for Closing

 Close on the Property

 Take Possession of Home!



# BREAKING DOWN THE PROCESS



## 1. GET PRE-APPROVED

Getting pre-approved prior to beginning your home search will allow you to determine what you can comfortably afford and allow us to move quickly once we find the right home.

- Pre-approval shows that you are a serious buyer
- Saves you time
- Gives you leverage in a multiple offer situation



## 2. BUYER CONSULTATION

- Discuss current market conditions
- Review the buying process
- Needs analysis
- Timeline
- Sign buyers representation agreement



## 3. SELECT & VIEW PROPERTIES

- If you see a home on a website, at an open house, at a new construction development, etc... **CONTACT US!**
- Communication is key to finding the right home quickly!



## 4. WRITING AN OFFER

- Be prepared to move quickly once we have found the right home
- Understanding a Seller's Market vs. Buyer's Market
- Earnest Money Deposit
- Proof of funds for your down payment and closing costs
- Pre-approval letter
- Letter to the seller



## 5. NEGOTIATE

After we present your offer to the listing agent, it will either be accepted, rejected, or the seller will make a counter-offer. Our knowledge of the market & expert negotiating skills allows us to negotiate the terms of the contract on your behalf.





# CONTRACT TO CLOSE



## 6. CONDUCT APPLICABLE INSPECTIONS

Once a seller has accepted your offer to purchase their property, it is time to bring in a professional home inspector to ensure the property meets the required standards. We will negotiate with the seller on any serious issues that arise.



## 7. REMOVE CONTINGENCIES

- Home Sale Contingency - Selling your current home.
- Financing Contingency - If financing the purchase, the contract will state that it is contingent on a bank appraisal for the contract price and financing.
- Inspection Contingency - Purchase is contingent on the property being professionally inspected.



## 8. MORTGAGE LENDER

- Credit Check
- Underwriting
- Survey
- Appraisal
- Insurance



## 9. CONDUCT TITLE SEARCH

- Remove any encumbrances
- Obtain title insurance



## 10. OBTAIN FUNDS FOR CLOSING



## 11. FINAL WALK THROUGH



## 12. CLOSE ON THE PROPERTY

**TAKE POSSESSION OF YOUR NEW HOME!**





# THANK YOU

For the opportunity to guide you through the home buying process.

We are honored that you've put your trust in us to help you find your dream home. We are looking forward to working together and want this experience to be as rewarding as possible for you!

Please feel free to contact us at anytime!



**Feels Like HOME**  
AMY BALEWICZ HOMES

**kw** BOSTON NORTHWEST  
KELLERWILLIAMS REALTY

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